

Dear Veterans, Military Families and Supporters,

Please find a number of resources below to benefit veterans and military families. They are not endorsed by my office, just a compilation of programs and services that come across my desk. Please feel free to share and vet according to your needs. If you have anything you would like me to share, please forward it. Thank you.

Lisa Terry

New VA Patient Orientation Video

The New Patient Orientation Video is designed to provide the basic information that Veterans need to know to begin accessing the programs and services available to them through the Veteran Affairs Medical Health Care System (VAMHCS). It is presented in a friendly, easy-to-digest format, with the content divided into 24 brief sections that can be watched in its entirety or individually by topic of interest as outlined in the attached flyer. The New Patient Orientation Video is available on the VAMHCS Internet at <http://www.maryland.va.gov/NewPatients.asp>.

Free Veteran's Financial Assistance Seminar

Tues, **December 6** at 6pm

Learn what benefits may be available to you for assisted living, memory support and healthcare

Dinner and informative seminar

Copper Ridge Bistro, 710 Obrecht Rd, Sykesville, MD 21784

RSVP by Dec 2 to tracy.barnett@integrace.org

410-795-8808

Sponsored by Sawyer Wealth Management and veteransbenefitsoutreach.com

Veterans or surviving spouses of veterans who served 90 days in the service, served one day during war time, are 65 years or older, and in need of aid or attendance of a regular caregiver or need to reside in a supportive living environment, may be eligible for a pension of up to \$2085 per month.

American Legion leads memorial inventory effort - National commander calls on members to document, photograph and upload into database all local military, veteran and war monuments and memorials.

Maryland Dept. of Veteran Affairs Resource Guide for Veterans and their Families

Money Saving Pro's Veteran's Resource Guide

Fort Meade Community Partnership Information and Website Links – all branches

The Veterans Consortium Pro Bono Program provides trained attorneys who specialize in representing veterans

throughout their process of challenging a Board of Veterans Appeals denial. They represent the veterans from the start of submitting their initial appeal to the United States Court of Appeals for Veterans Claims (CAVC) throughout each step of the process, to the U.S. Supreme Court, if necessary.

Give An Hour is a nonprofit 501(c)(3) that develops national networks of volunteers who are capable and committed to responding to acute needs within our society, beginning with the mental health needs of military service members and their loved ones affected by their time of service. In addition, GAH's Campaign to Change Direction is a collective impact effort to change the culture of mental health in America.

Give an Hour's network of volunteers includes nearly 7,000 licensed mental health professionals across the nation - in all 50 states, D.C., Puerto Rico, and Guam. To date, they have donated approximately 200,000 hours of free counseling, valued at over \$20 million.

Give an Hour provides free mental health services to military personnel, their loved ones, and hometown communities affected by conflicts abroad. To do this, the organization mobilizes a national network of mental health professionals who pledge to "give an hour" of their time each week to support these individuals.

AFCEA Foundation Invites Applications for Veteran Scholarships

MD Dept of Veteran Affairs Veteran Jobs

MDVA Newsletter

Consumer Tips and Helpful Hints – avoid scams this holiday season

Federal Trade Commission's Military Consumer Financial Toolkit

The FTC launched its new Military Consumer Toolkit! Visit military.consumer.gov to see everything this new tool for financial readiness has to offer.

For military folks, financial decisions can have long-term effects on family life, security clearance, and mission readiness. In fact, the Department of Defense (DoD) has said that financial readiness is a critical part of the force's mission readiness. It makes sense: when you know how to manage your money – and how to spot a rip-off – you're more financially solid. And that helps keep you mission-ready. That's why the FTC created the Military Consumer Toolkit with DoD, the Consumer Financial Protection Bureau, Military Saves, and dozens of federal, state, and other partners.

The Military Consumer Toolkit has short, mobile-friendly tips that won't slow you down. If a servicemember wants to buy a car, manage their money during deployment, or continue their education, they can get started on their phone at [Military.Consumer.gov](https://military.consumer.gov). In addition to the tips, the Toolkit has a short guide and presentation slides for financial counselors with suggestions for using the tips when advising the military community.

If you work with those who serve – and the families that support them – use the slides and talking points for financial readiness lessons and events. Share the tips and blog posts on your social media networks. All materials from the Military Consumer Toolkit – and from the Federal Trade Commission – are free. There's no copyright on any of our resources. Cut and paste the tips, slides, and talking points; print and make copies; or order free copies of consumer publications from FTC.gov/bulkorder.

So if you work with the military community, check out the Toolkit at Military.Consumer.gov – and then share it with someone else who can use it. They can get tips to know where their money goes, make today's paycheck go further, and avoid the latest scams. It's all at Military.Consumer.gov.

New Report Shares Path to Career Success for Military Spouses and Hiring Tips for Potential Employers

Report shows key findings on the employment challenges facing military spouses and gives strategies for employers interviewing and hiring military spouses.

SYRACUSE, N.Y., November 22, 2016 - Syracuse University's [Institute for Veterans and Military Families \(IVMF\)](#), in collaboration with Prudential Financial, Inc. (NYSE:PRU), launched the second in a series of research reports, as part of an overall study on military spouse employment. Prudential Financial, Inc. (NYSE:PRU) funded the study. Three experts from the IVMF released a new report, *[The Force Behind the Force: Case Profiles of Successful Military Spouse Balancing Employment, Service, and Family](#)*. The authors of the report, include: IVMF Senior Research Associate, Deborah A. Bradbard, Ph.D.; Director of Applied Research, Rosalinda Maury, M.S.; and Senior Director of Research and Evaluation, Nicholas J. Armstrong, Ph.D. Through case studies, the report chronicles the personal stories of eight military spouses, each representing both the ups and downs military spouses face in the workforce as well as emphasizing the skills and value they bring. The report also offers suggestions for employers, including tips they can use when interviewing and hiring military spouses.

Highlights include:

- The challenges faced by military spouses when entering into the workforce
- The ups and downs of the military spouse once in the work force, chronicled through the personal stories of eight military spouses
- Misconceptions made by employers when hiring military spouses, that leaves spouses unemployed eventually leading to financial hardships for the family
- Ten concrete reasons why employers should hire military spouses
- Tips for employers (HR experts) to attract and retain military spouse talent
- Suggestions on how to improve the hiring process for military spouses

The complete *Force Behind the Force* series, including the first report, can be found at ivmf.syracuse.edu/employingmilitaryspouses. Information about the IVMF can be found at ivmf.syracuse.edu.

Report Summary

Countless organizations use diversity and inclusion strategies to recruit members of certain groups to level the playing field by reducing disadvantages and, ideally, increase workplace diversity. Yet, research shows that the unemployment rate among military spouses remains high compared to the unemployment rate among their civilian peers. Several factors impacting the military spouse's entrance into the work force include gaps in resumes, multiple relocations, and misconceptions made by those hiring. Such misunderstandings, may, in fact, eliminate the military spouse from the job pool, by deterring employers from even considering them.

The paper addresses both the successes and challenges a military spouse has when looking for a job and becoming a part of the work force. Through eight personal case studies, each military spouse addresses the challenges of being unemployed and the process of getting back in. Issues such as frequent relocations and what a gap in a resume of a military spouse may really mean are addressed. The paper also reveals simple strategies for employers to use when assessing military spouse candidates and demonstrates the mutually beneficial role that employers can play by employing military spouses.

Findings and Recommendations Include:

- Military spouses face several challenges when entering the workforce. In many ways, military spouses, face some of the same challenges as their civilian peers, yet, an employers' misconceptions can impact their willingness to hire a military spouse. One, misconception is that military spouses will not remain in their jobs as long as civilians. Yet, spouses may be more likely to remain in one position for the duration of the time in their location precisely because they anticipate a move and are motivated to minimize gaps in their resumes.
- Military spouses share characteristics that can benefit the employer including: resiliency, resourcefulness, adaptability and an entrepreneurial nature. They also are educated, team-oriented, civically engaged, socially aware and demonstrate the ability to multi-task.
- Resume gaps are seen as skill or experience deficiencies, when, in actuality, spouses may be actively seeking additional training, credentialing, certifications, or doing volunteer work to enhance their skills.
- Many military spouses, by necessity, work in areas inconsistent with their education or training because of the job market where they reside. While their job experiences might appear disconnected on their resumes, as compared to more traditional applicants, these diverse experiences expose them to a wider variety of available job functions, activities, and responsibilities compared to other applicants.
- Companies looking to hire military spouses need to be aware of key circumstances impacting military spouses and their employment histories to assess whether a military spouse candidate is a "good fit." Yet, resumes may not accurately reflect the breadth of experiences that military spouses bring to the workplace.
- Interviews may better reveal the "soft skills" of a military spouse that are not reflected on a resume, but could be observed in person, by speaking with references, or simply by asking candidates to talk about the experiences that qualify them for a job.
- Enabling spouses to self-identify may also provide an opportunity for an open dialogue about any concerns that the employer or prospective employee may have. However, be mindful that candidates may be reluctant to self-identify due to concerns about stereotypes.

- There is a mutually beneficial role that employers can play by not only employing military spouses, but also through other efforts such as training, mentoring, or collaborative efforts (e.g., sharing best practices with like-minded employers; supporting nonprofit partners focused on spouse-employment efforts) and in return they can simultaneously (1) gain talented, motivated, loyal, diverse, and well-educated employees, and (2) help mitigate some of the negative impacts of the military lifestyle and thus reduce challenges military spouses face while seeking employment.

This report was made possible through the generous support of Prudential Financial, Inc. (NYSE:PRU). The opinions expressed in the report, as well as any errors, are those of the authors alone and do not necessarily reflect the views of its funders, consistent with Prudential Financial, Inc. (NYSE:PRU).

The report's authors are available for interviews. To arrange an interview, please contact Linda Euto at lmrougea@syr.edu or call [315-443-2937](tel:315-443-2937).

About Prudential Financial, Inc.

Prudential Financial, Inc. (NYSE: PRU), a financial services leader with more than \$1 trillion of assets under management as of September 30, 2016, has operations in the United States, Asia, Europe, and Latin America. Prudential's diverse and talented employees are committed to helping individual and institutional customers grow and protect their wealth through a variety of products and services, including life insurance, annuities, retirement-related services, mutual funds and investment management. In the U.S., Prudential's iconic Rock symbol has stood for strength, stability, expertise and innovation for more than a century. For more information, please visit www.news.prudential.com.

About the Institute for Veterans and Military Families (IVMF) at Syracuse University

The Institute for Veterans and Military Families (IVMF) is the first interdisciplinary national institute in higher education focused on the social, economic, education and policy issues impacting veterans and their families post-service. The Institute is supported by a world-class advisory board and public and private partners committed to advancing the post-service lives of America's service members, veterans and their families. The IVMF and its professional staff deliver class-leading programs in career, vocational and entrepreneurship education and training. The IVMF also conducts actionable research, provides policy analysis and program evaluations, coordinates comprehensive strategies, and works with communities and non-profits to enhance service. Read more at ivmf.syracuse.edu.

Holiday Gift Giving

Consider honoring a veteran by installing a [Reserved Veteran Parking sign](#) at your place of business

[Buy A Brick](#) on the Columbia Lakefront

[Charlotte Hall Veterans Home Wish List](#)

Donate To:

Wounded Warrior Cyber Combat Academy (W2CCA) is to "To Build the Next Generation of Cyber Defenders by Cross-Training the League of Wounded Warriors to help Protect and Defend the Nation's Information Systems."

Warrior to Cyber Warrior Program - (W2CW) program is a not-for-profit entity. This program provides Veterans with training, certification and a career path in the field of cyber security, a growing industry.

Walter Reed Medical Center Fisher House – Wish List

Super Mom and Dad Military Heroes! Children's board book

Send a Tribute to a Veteran - You can honor a veteran by sending a tribute to a loved one who served in the United States Armed Forces. Email your tribute to info@veteransforeversoldiers.org and it will be posted on this page. Veterans and family or friends of veterans can share their story and become a Featured Vet.

Travis Manion Foundation – shop music, clothes, etc with proceeds benefitting this foundation that empowers veterans and the families of fallen heroes to develop character in future generations.

The Howard County Police Museum continues to draw visitors from the community and local schools for tours and information. In order to keep the police museum thriving, there are a number of items for sale, such as recreated historical patches, museum pins, t-shirts, polo shirts, mugs, hats and more! You may also place your order with Paul Bertulis at pbertulis@howardcountymd.gov.

Be Brave jewelry thru Give An Hour

Historic Ellicott City Holiday Events

Veteran and Spouses Hiring Preferences - Senate Bill 245, became law on October 1st. Senate Bill 245 authorizes an employer grant a hiring and promotion preference to an eligible veteran, the spouse of an eligible veteran who has service-connected disability, or the surviving spouse of a deceased eligible veteran.

All states grant some form of employment preference to veterans in the public sector, but private employers have been hesitant to favor veterans because of provisions in federal law that prohibit discrimination in hiring. An exception to the federal law, however, allows preferences for veterans if they are authorized under federal, state, or local law. An eligible veteran is a veteran of any branch of the U.S. Armed Forces, including the National Guard and the military reserves, who has received an honorable discharge or a certificate of satisfactory completion of military service.

VeteranCrowd- presents vetted investment opportunities to qualified investors through our broker-dealer backed platform. We represent businesses with military veteran leadership exclusively because we recognize the value of their experience, training and character. VeteranCrowd investors receive more than a T-shirt and a good feeling in exchange for their capital, they receive an equity stake in a growing veteran-led business

VIP Grow - is a 3-day, 27-hour comprehensive certification program for veteran businesses to increase their ability to win government contracts by establishing best business practices. An initiative of the Montgomery County Chamber Community Foundation (MCCCF), VIP is offered at no cost to participants. So if you are an owner or executive of a veteran owned small business seeking to grow your Federal government business? Or know someone who is please forward.

Enrollment now for the next GROW program, Dec 6 to 8. It is offered at no cost to you.

Training Location:

Bolger Center
9600 Newbridge Drive
Potomac, MD 20854

WHY ATTEND?

- Accelerate your growth with market-based, practical training
- Avoid business land mines and reduce risk
- Establish a network of national teaming partners

ELIGIBILITY

- Owner, principal or C-level executive for a VOSB/SDVOSB
- In business for at least 2 years, with at least 3 FTEs
- Company has experience performing on Federal government contracts as a prime and/or sub to a prime

KEY STATISTICS

- 627 graduates that on average, have grown 49% after one year from graduating
- Graduates created over 2,900 jobs nationwide
- 5 of the 2016 SBA's Small Business Person of the Year Award Winners are VIP GROW graduates

CURRICULUM

Designed by seasoned executives from industry and government, VIP is the first-ever national center to train SDVOSBs and VOSBs to succeed in Federal contracting. Example topics include: Advanced Proposal, Business Development, Capture, and Marketing Strategies; Strategic Planning; and Contracting and Teaming agreements.

Helpful Book for Transitioning Military

Military Transition: Effective Networking Guide for Current Military and Veterans: A Job-Hunt Guide Kindle Edition
by Patricia Frame (Author)

RallyPoint is the largest professional and social network for the US Military

Street Shares – small business funding through social lending technology, veterans lending to veterans.

RAKKOON – monitor kids's social media use, tracking time spent on apps, sending alerts to both parents and kids

when anything risky or in appropriate (like bullying or sexting) turns up.

Neighborhood BusinessWorks loan program provides flexible financing to new or expanding small businesses and nonprofit organizations in Sustainable Communities and Priority Funding Areas throughout the state.

Military Hiring Event

Friday, **Dec 2nd** , 10:30 AM – 1:30 PM

American Job Center @ Eastport

7930 Eastern Avenue

Baltimore, MD 21224

www.dllr.state.md.us/employment/jobfairs.shtml

<http://mwejobs.maryland.gov>

Open – veterans, spouses, dependents, caregiver of a veteran

Thursday, **December 8th** Tech Expo, 10 AM – 3 PM

Baltimore BWI Marriott

www.techexpousa.com

1743 West Nursery Road

Linthicum Heights, MD 20191

Poly Only

Wednesday, **December 14th** Baltimore City Veterans' Job Club DLLR

1 – 3:30 PM

<https://mwejobs.maryland.gov>

1100 North Eutaw Street

Baltimore, MD 21201

Vets/Spouses/Caregivers: Laborers/Drivers/Admin/Clerical/Warehouse/Mech/Security/Janitorial

Student Loan and Resource Fair

Jan 18 at 7pm

Join us for a panel presentation of local, state and federal experts who will answer questions about the student loan process, provide vital resource materials and offer one-on-one guidance.

Team Red, White and Blue Reaches Out to Veterans & Supporters

Team Red White and Blue is a non-profit that enriches the lives of America's veterans by connecting them to their community through physical and social activity. The Annapolis

chapter is active with hundreds of veterans and non-veterans interested in building this community together. Register for FREE to receive a newsletter and Facebook access for event information. Some recurring events include:

- Weekly jogs @ PG County, Howard County & Annapolis
- Monthly yoga @ Shakti Studios & Annapolis Vet Center
- Monthly workouts @ Capital SUP & True Core Crossfit
- Monthly socials, happy hours, and family events

Sign-up at www.teamrwb.org/get-involved/join-the-team or by emailing Annapolis@TeamRWB.org

NEW: Free Yoga on Sunday, December 4th - [Flier](#) [Registration](#)

Lisa B. Terry, Manager Howard County Office of Veterans and Military Families
Administrator, Howard County Commission on Veterans and Military Families
Howard County Government
Department of Community Resources and Services
6751 Columbia Gateway Drive, Suite 500
Columbia, MD 21046
Office: 410-313-6400
Direct : 410-313-0821
<http://www.howardcountymd.gov/veterans>

The Department of Community Resources and Services provides vital human services through its offices of ADA Coordination, Aging and Independence, Children and Families, Community Partnerships, **Consumer Protection, Local Children's Board, and Veterans and Military Families.**

The Howard County Office of Veterans and Military Families (OVMF) provides guidance, information and access to the more than 20,000 veterans who live in Howard County, as well as their dependents and survivors, and military families. The OVMF also promotes activities for veterans of all ages and collaborates with other service providers to address more complex issues.

Howard County Commission on Veterans and Military Families <https://www.howardcountymd.gov/vetcomm>

Department of Community Resources and Services Facebook
<https://www.facebook.com/HoCoCommunity/>

Commission on Veterans and Military Families Facebook
<https://www.facebook.com/HocoMilitary/>

Reserved Veteran Parking Initiative

Honor veterans living and working in Howard County by installing a Reserved Veteran Parking sign at your place of business or in honor of a loved one.
http://www.howardchamber.com/chamber_information/veteran_parking_sign_initiative.aspx